



Keith M. Lundin
U.S. Bankruptcy Judge



Dated: 2/2/2016 IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE:

LIBBY HORTON SWINK
410 STEWART FERRY PIKE
NASHVILLE TN 37214-3326
SSN: XXX-XX-3327

Debtor.

)
) CHAPTER: 13
) CASE NO.: 315-06623
) JUDGE: LUNDIN
)
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)
)

**AGREED ORDER TO MODIFY CHAPTER 13 PLAN TO PAY POST PETITION
OBLIGATION OF INLAND BANK THROUGH THE PLAN**

BY AGREEMENT OF THE DEBTOR AND CHAPTER 13 TRUSTEE, evidenced by
signatures entered below respectively, it is hereby agreed that:

1. The Debtor is authorized to finance through Inland Bank a 2013 Nissan Altima Sedan, VIN# 1N4AL3AP9DN578654 ("motor vehicle"). The amount to be financed is \$12,462.53 at an interest rate of 22%, and an ongoing monthly payment of \$344.26 as a Class 3 secured creditor over a term of 60 months beginning 2/7/2016. Except as set forth herein, all other plan provisions of the Order confirming the Debtor's Chapter 13 plan on 12/18/2015 shall remain unaffected by this Agreed Order.
2. The Debtor's plan payments will increase to \$230.00 semi-monthly and the base will increase to \$27,400.00.
3. The Trustee shall allocate interest and principal on the payments to Inland Bank and the Trustee shall treat the claim as a fully secured claim paid pursuant to §1325(a)(5)(B) in that the last payment on the claim will occur prior to the last payment under the plan.
4. The Debtors waive discharge of this post-petition debt to Inland Bank. The monthly payments to Inland Bank shall be disbursed with all other secured claims.
5. The parties further agree that should the Debtors default either on their Plan payments or insurance, Inland Bank shall notify Debtors and Debtors' counsel of the default and, if the default is not cured within ten (10) days of such notice, Inland Bank may thereupon have relief from the automatic stay of 11 U.S.C. §362(a) by

the filing of a "Notice of Default Constituting Order of Relief from Stay" without the necessity of the filing of a motion for a hearing in this Court.

6. No other creditors will be affected.

*THIS ORDER WAS SIGNED AND ENTERED ELECTRONICALLY AS
INDICATED AT THE TOP OF THE FIRST PAGE.*

APPROVED FOR ENTRY:

/s/ Mary Beth Ausbrooks
Mary Beth Ausbrooks
Rothschild & Ausbrooks PLLC
Debtor's Attorney
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/s/ Henry E. Hildebrand, III
Henry E. Hildebrand, III
Chapter 13 Trustee
PO Box 340019
Nashville, TN 37203-0019
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(615)242-3241 (facsimile)
pleadings@ch13nsh.com

Digitally signed by /s/ Henry E. Hildebrand, III
DN: cn=/s/ Henry E. Hildebrand, III, c=US, o=chapter 13
trustee, ou=finance(51), email=pleadings@ch13nsh.com
Date: 2016.02.01 13:47:54 -06'00'

This Order has been electronically
signed. The Judge's signature and
Court's seal appear at the top of the
first page.
United States Bankruptcy Court.